



EDUCATIONAL SYSTEMS FEDERAL CREDIT UNION  
CardsYouDesign VISA® CREDIT CARD PROGRAM

**TERMS AND CONDITIONS**

Educational Systems Federal Credit Union provides you two (2) *CardsYouDesign* cards a year free. Each subsequent card will cost \$10. This fee will be charged to your credit card.

YOU, THE EDUCATIONAL SYSTEMS FCU MEMBER, AGREE TO DESTROY YOUR OLD CARD ONCE YOU RECEIVE YOUR NEW CARD. YOU ALSO AGREE TO HOLD EDUCATIONAL SYSTEMS FCU HARMLESS FOR ANY LOSS AS A RESULT OF NOT DOING SO.

Upon submitting your image to EDUCATIONAL SYSTEMS FEDERAL CREDIT UNION, you represent and certify that you have sole rights to use the image and have obtained any necessary consent to allow EDUCATIONAL SYSTEMS FCU to alter, copy, print, distribute, prepare and to use the image or derivative works of the image on the customized credit card. All images submitted must have the consent of the owner including those images downloaded from the internet.

You agree to return the customized card to EDUCATIONAL SYSTEMS FCU immediately upon the Credit Union's request.

YOU AGREE TO INDEMNIFY AND HOLD EDUCATIONAL SYSTEMS FEDERAL CREDIT UNION, SUBSIDIARIES, AFFILIATES, OFFICERS, PARTNERS AND EMPLOYEES, HARMLESS FROM ANY CLAIM OR DEMAND, INCLUDING REASONABLE ATTORNEYS' FEES, THAT ARISE FROM YOUR USE OF THE SERVICE.

If you submit, or repeatedly submit images that do not follow the set forth image guidelines, EDUCATIONAL SYSTEMS FEDERAL CREDIT UNION reserves the right to exclude you from future use of this service.